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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.		
09/740,761 12/12/2000		Allen B. Gruber	0001.US00	4312		
27309	7590 08/26/2005		EXAMINER			
KINTERA		CHENCINSKI, SIEGFRIED E				
ATTN: LEG 9605 SCRA	NTON ROAD, SUITE 240	ART UNIT	PAPER NUMBER			
), CA 92121	3628				

DATE MAILED: 08/26/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

			Application I	No.	Applicant(s)				
Office Action Summary			09/740,761		GRUBER ET AL.				
		F	Examiner		Art Unit				
			Siegfried E. C	hencinski	3628				
	e MAILING DATE of this commu	nication appe	ears on the co	ver sheet with the c	orrespondence ad	dress			
Period for Reply									
A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION. - Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication. - If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely. - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication. - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).									
Status									
1)⊠ Res	sponsive to communication(s) fil	ed on 10 Ma	av 2005.						
•	This action is FINAL . 2b)⊠ This action is non-final.								
3)☐ Sind	· -								
Disposition o	of Claims								
4) ⊠ Claim(s) 1-114 is/are pending in the application. 4a) Of the above claim(s) is/are withdrawn from consideration. 5) □ Claim(s) is/are allowed. 6) ⊠ Claim(s) 1-114 is/are rejected. 7) □ Claim(s) is/are objected to. 8) □ Claim(s) are subject to restriction and/or election requirement.									
Application P	Papers								
9)☐ The specification is objected to by the Examiner.									
10) The drawing(s) filed on is/are: a) □ accepted or b) □ objected to by the Examiner.									
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).									
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d). 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.									
Priority unde	er 35 U.S.C. § 119								
 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f). a) All b) Some c) None of: 1. Certified copies of the priority documents have been received. 2. Certified copies of the priority documents have been received in Application No 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)). * See the attached detailed Office action for a list of the certified copies not received. 									
Attachment(s)									
	References Cited (PTO-892)		4)	Interview Summary					
3) Information	Oraftsperson's Patent Drawing Review (n Disclosure Statement(s) (PTO-1449 o s)/Mail Date		5) 6)	Paper No(s)/Mail Da Notice of Informal Pa Other:)-152)			

DETAILED ACTION

Withdrawal of Finality

1. Applicant's request for reconsideration of the finality of the rejection of the last Office action is persuasive and, therefore, the finality of that action is withdrawn.

Claim Objections

- 2. The disclosure is objected to because of the following informalities:
- a) Dependent claims 102 through 111 appear to have their dependency relationship misnumbered. Each of these dependent claims show a dependency to claim 103, when it appears that each is really intended to be dependent on claim 101. These claims are being examined as if they are each dependent on claim 101.
- b) Claim 80 contains an apparent grammatical error In the phrase "may choose the form of the virtual plaque and on which the contents are to be displayed". It seems that the word "and" should be deleted to clarify the meaning of this claim limitation.

Appropriate correction is required.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

- (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 3. Claims 1-13, 15, 18-25, 27-34, 37-72 are rejected under 35 U.S.C. 103(a) as being disclosed by David King (Soliciting Virtual Money, Library Journal netConne4ct Supplement, August 10, 2000; hereafter King) in view of Rafal et al. (US Pregrant Publication 2002/0002586 A1, hereafter Rafal).
- Re. Claims 1, 20, 39, 42, 43, 47 & 51, King discloses a method, system and computer program for on-line, interactive fundraising for an organization over a wide area network (p. 1, l. 19), comprising the steps of:

 hosting the organization's website, the website including a plurality of hyperlinked web pages (p. 1, II. 13-15, 27-30; p. 3, II. 14-16; p. 4, I. 20);

- displaying one or more web pages (p. 3, Il. 14-16);
- providing one or more donation and payment web pages (p. 1, II. 19-20; p. 2, II.
 1-15);
- having one or more virtual plaques (p. 3, Il. 5-21; p. 4, I. 9);
- honoring donors (p. 3, II. 8-21).

King does not explicitly disclose updating the one or more virtual plaques when a donation is made. However, Rafal discloses updating of donor information ([0012] – II. 12-13). It would have been obvious to an ordinary practitioner of the art at the time of Applicant's invention to have combined the teachings of King with the teachings of Rafal to reach for enhanced online fundraising results through the providing of diverse environments for online fund-raiser success (Rafal, [0010]- II. 5-7).

Re. Claims 2 & 21, King does not explicitly disclose a method, system and computer program comprising the step of e-mailing one or more of the updated virtual plaques to potential donors. However, King emphasizes the use of email as an important tool in the fund raising process by emphasizing the importance of building an email database of donors and prospective donors (p. 2, II. 9-10, 19). King also discloses the idea of benefactors who have an online plaque dedicated to them to use it as an "online brag sheet" of sorts which can be used to encourage their friends and colleagues to match their own contributions' (p. 3. II. 12-13). The most obvious way for the benefactor, the fundraising organization or an intermediary to do this is to email an updated virtual plaque to potential donors, such as the honoree e-mailing the plaque to potential donors such as his friends, acquaintances or class mates or fellow alumni. An ordinary practitioner of the art at the time of applicant's invention would have seen the email option as an obvious possibility for easily promoting the making of donations at the time of Applicant's invention and would have combined the disclosure of King with the obvious email opportunity motivated by the purpose of fundraising (King, title; p. 1, II. 12-15).

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Re. Claims 3 & 30, King discloses a method, system and computer program wherein one or more of the virtual plaques comprises a static virtual plaque (Inherently capable in an operating system such as Windows).

Re. Claims 4 & 31, King discloses a method, system and computer program wherein one or more of the virtual plaques comprises a scrolling virtual plaque (Scrolling is an inherent capability available in an operating system such as Windows).

Re. Claims 5 & 22, King discloses a method, system and computer program wherein the wide-area network is the Internet (p. 1, I. 19).

Re. Claims 6 & 29, King does not explicitly disclose a method, system and computer program further comprising the steps of editing and/or modifying one or more of the virtual plaques and/or the updated virtual plaques. However, Rafal discloses the updating of gift-giver profiles ([0012] – II. 12-13). It would have been obvious to an ordinary practitioner of the art at the time of Applicant's invention to have combined the teachings of King with the teachings of Rafal to reach for enhanced online fundraising results through the providing of diverse environments for online fund-raiser success (Rafal, [0010]-5-7).

Re. Claims 7 & 34, King discloses a method and system comprising the use of TV/radio coverage to promote a web-based fundraising campaign including cyberplaquing features (p. 4, II. 1-6). King also discloses the effectiveness of extensive cyberplaquing in fundraising campaigns. It would have been obvious for an ordinary practitioner of the art at the time of Applicant's invention to have used King's teachings to include virtual plaques and/or updated virtual plaques in the broadcasting components of a fundraising campaign in order to most effectively attract donations and attract attention the attention of prospective donors (King, p. 4, II. 1-6).

Re. Claims 8 & 32, King discloses a method, system and computer program comprising the step of creating a personalized donation page for a donor (p. 3, II. 12-13, 15-19).

Re. Claims 9 & 41, King discloses a method, system and computer program comprising the step of e-mailing a report to a donor (p. 2, II. 19-21).

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Re. Claims 10 & 23, King discloses a method, system and computer program comprising the step of providing promotional information about the organization and the fundraising cause on the website (p. 2, II. 25-39).

Re. Claims 11 & 24, King discloses a method, system and computer program comprising the step of including information about the donor and the contribution on a personalized campaign page (p. 3, II. 16-19).

Re. Claims 12 & 25, King discloses a method, system and computer program further comprising the step of providing a payment option, wherein the payment option includes payment by credit card (p. 1, I. 19; p. 2, II. 12-13).

Re. Claims 13, King discloses a method, system and computer program further comprising the step of providing a payment option, wherein the payment option includes payment by mail (p. 1. II. 31-37).

Re. Claims 15 & 27, King discloses a method, system and computer program wherein the organization is a charitable organization (p. 3, l. 14).

Re. Claims 18, 19, 37 & 38, King does not explicitly disclose a method, system and computer program wherein one or more of the virtual plaques and/or the updated plaques is created on a web page containing an image of a book (claims 18 & 37) or art work (Claims 19 & 38). However, Rafal discloses web pages of activities such as fundraisers ([0010]-I.7; [0011]-I. 6) with graphical images "to produce the desired customized online gathering" (Abstract, II. 12-17). Further, Rafal discloses book club discussions (([0009]-I.7) and "decorations which adorn the different pages" ([0040]-II. 4-5) selected according to "any theme" ([0040]-l. 7). For doing this, Rafal suggests the system of Halliday et al. (US Patent 5,880,740) or merely the upload and storing of images for incorporation ([0040]-II. 9-17. It would have been obvious to an ordinary practitioner of the art at the time of Applicant's invention to have combined the disclosure of King with those of Rafal in order to provide virtual plaques and/or the updated plaques is created on a web page containing an image of a book or art work in order to provide diverse environments for online fund-raiser success (Rafal, [0010]-5-7). Re. Claims 28, King discloses wherein one or more virtual plagues and/or updated virtual plaques is sent to a recipient (p. 4, Il. 12-13). King also discloses the online

means for a recipient to make donations (p. 2, II. 12-13). It would have been obvious for an ordinary practitioner of the art at the time of Applicant's invention to have combined King's two teachings for allowing the recipient to make donations, receive new virtual plaques, and re-forward the new virtual plaques to others, motivated by the opportunity to expedite the speed and effectiveness of the donation process (King, p. 2, I. 4-6, 13-15).

Re. Claims 33, King discloses a system wherein one or more of the virtual plaques and/or the updated virtual plaques is located on the personalized donation page (p. 4, 10-19).

Re. Claims 40, King discloses a system comprising a means for making use of virtual plaques (p. 3, II. 4-21). An ordinary practitioner of the art at the time of Applicant's invention would have known that virtual plaques can be edited because editing is a feature of operating systems such as Windows or Lynux. Further, Rafal discloses the updating of donor information ([0012] – II. 12-13). Therefore, it would have been obvious to the ordinary practitioner of the art at the time of Applicant's invention to include the editing of virtual plaques as part of a fundraising campaign, motivated by the goal of increasing fundraising results through the providing of diverse environments for online fund-raising success (Rafal, [0010]- II. 5-7).

Re. Claims 44-46, 59 & 60, King discloses the use of virtual plaques (a.k.a. cyberplaques) as an effective tool in fundraising and in the related motivational communication of donations (p. 3, II. 5-21). King teaches the promotion of online giving through an online credit card feature. King teaches that when a donor uses this online credit card payment method it becomes an "instant" donation, giving "instant" satisfaction to both donor and fundraiser (p. 2, II. 7-15). King further discloses individualized virtual plaques to commemorate an individual donor's gift(s) (p. 3, I. 16). King does not explicitly disclose:

Re. Claim 44, the step of updating the one or more virtual plaques when a
donation is made comprises the step of adding information about the donor
and/or the donor's contribution to the one or more virtual plaques.

• Re. Claim 45, the step of updating the one or more virtual plaques when a donation is made comprises the step of creating a new virtual plaque having information about the donor and/or the donor's contribution.

- Re. Claim 46, the step of updating the one or more virtual plaques occurs only after the organization has received the donation.
- Re. Claims 59 & 60, the updating step occurs at the time of a donation, including updating the one or more virtual plaques on the web pages.

However, Rafal discloses the constant updating of donor information ([0012] – II. 12-13). It is obvious that constant updating includes updating when the donor has made a donation, since donations are the central focus, goal and motivation of fundraising. It would have been obvious to an ordinary practitioner of the art at the time of Applicant's invention to draw from Rafal's teaching to:

- Re. Claim 44, add information about the donor and/or the donor's contribution to the one or more virtual plaques.
- Re. Claim 45, create a new virtual plaque having information about the donor and/or the donor's contribution.
- Re. Claim 46, update the one or more virtual plaques only after the organization has received the donation.
- Re. Claims 59 & 60, the updating step occurs at the time of a donation, including updating the one or more virtual plaques on the web pages.

Consequently, **re. claims 44-46, 59 & 60**, it would have been obvious to an ordinary practitioner of the art at the time of Applicant's invention to have combined the teachings of King with the teachings of Rafal to reach for enhanced online fundraising results through the creation and updating of virtual plaques through the providing of diverse environments for online fund-raiser success (Rafal, [0010]-5-7).

Re. Claims 48 & 52, King discloses a method, system and computer program wherein the one or more virtual plaques comprises a plurality of virtual plaques, with each virtual plaque honoring a specific donor (p. 3, II. 14-19). King does not explicitly disclose the updating the one or more virtual plaques comprises the step of and

means for creating a new virtual plaque honoring the new donor. However, Rafal discloses the constant updating of donor information ([0012] – II. 12-13). It would have been obvious to an ordinary practitioner to have created and wherein the step of creating a new virtual plaque honoring the new donor. Consequently, it would have been obvious to an ordinary practitioner of the art at the time of Applicant's invention to have combined the teachings of King with the teachings of Rafal to create new virtual plaques for new donors to reach for enhanced online fundraising results through the providing of diverse environments for online fund-raiser success (Rafal, [0010]-5-7).

Re. Claims 49 & 53, King discloses a method, system and computer program wherein the one or more virtual plaques comprises a single virtual plaque honoring the donors, and wherein the step of and means for updating the single virtual plaque comprises the step of and means for adding the new donor information to the single virtual plaque (p. 3, II. 20-21).

Re. Claims 50 & 54, King discloses a method, system and computer program wherein the wide-area network comprises the Internet (p. 1, I. 19).

Re. Claims 55 - 58, King does not explicitly disclose a method, system and computer program where the updating step occurs at the time of a donation. However, Rafal discloses the constant updating of donor information ([0012] – II. 12-13). It is obvious that constant updating includes updating when the donor has made a donation, since donations are the central focus, goal and motivation of fundraising. It would have been obvious to an ordinary practitioner of the art at the time of Applicant's invention to have combined the teachings of King with the teachings of Rafal to reach for enhanced online fundraising results through the providing of diverse environments for online fund-raiser success (Rafal, [0010]-5-7).

Re. Claims 61-72, King does not explicitly disclose a method, system and computer program wherein:

 Re. Claims 61, 63, 65, 67, 69 & 71, a donor may choose the words and/or language inscribed in a virtual plaque.

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• Re. Claims 62, 64, 66, 68, 70 & 72, a donor may choose the words and/or language inscribed in a virtual plaque and is further able to modify the virtual plaque at a later time.

However, Rafal teaches giving the donor the opportunity to post text messages or other information which will be made available to guests at an online fundraising party and which can form a significant portion of the valuable content made available to party goers ([0010]-I. 18-24). Rafal also teaches that online post fundraising activities may occur ([0012]-I.9-13). Therefore, **re. claims 61-72**, it would have been obvious to an ordinary practitioner of the art at the time of Applicant's invention to have combined the teaching of King with the teaching of Rafal to give a donor the opportunity to choose the words and/or language inscribed in a virtual plaque, and/or to permit a donor to modify the virtual plaque at a later time, motivated by the opportunity to create a divers environment for fundraising directed at increasing fundraising potential (Rafal, [0010]-II. 5-7).

Re. Claims 73, 95 & 101, King discloses a method, system and computer program of fundraising over a wide-area network, the method comprising the steps of:

- providing a website for a cause, an event, or an organization engaged in fundraising (p. 1. II. 13-15, 27-30; p. 3. II. 14-16);
- enabling contributions to be made in support of the cause, event or organization by a donor via the website (p. 1. II. 19-20; p. 2, II. 1-15);
- displaying one or more virtual plaques on the website that identify one or more donors (p. 3, II. 10-21).

King does not explicitly disclose the enabling the donor to specify content within the virtual plaque. However, Rafal discloses online inputs from donors ([0010] – II. 19-21). It would have been obvious to an ordinary practitioner of the art at the time of Applicant's invention to have combined the teachings of King with the teachings of Rafal to reach for enhanced online fundraising results through the providing of diverse environments for online fund-raiser success (Rafal, [0010]- II. 5-7).

Re. Claims 74, 96 & 102, King discloses a method, system and computer program

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wherein said content includes the amount of a donation and the donor's name (p. 3, II. 14-19).

Re. Claims 75, 97 & 103, King discloses a method comprising the step of employing virtual plaques for fundraising. King does not explicitly disclose updating the one or more virtual plaques to include new information when a new donation is made. However, a donation represents new information. Further, Rafal discloses continuous updating of donor information ([0012] – II. 12-13). It would have been obvious to an ordinary practitioner of the art at the time of Applicant's invention to have combined the teaching of King with the teaching of Rafal to updating the one or more virtual plaques to include new information when a new donation is made, motivated by the opportunity to create a divers environment for fundraising directed at increasing fundraising potential (Rafal, [0010]-II. 5-7).

Re. Claim 76, King discloses a method wherein information on virtual plaques is donor information (p. 3, II. 14-21). King does not explicitly disclose a method wherein said new information is donor information. However, since the virtual plaques taught by King are to primarily contain donor information, it would have been obvious to an ordinary practitioner to have new information be donor information when the information being added is related in the context of a new donation, motivated by the desire to increase fundraising through the honoring of donors (King, p. 1. II. 13-15; p. 3, II. 5-14).

Re. Claim 77, King discloses a method wherein information on virtual plaques is donor information (p. 3, II. 14-21). King does not explicitly disclose a method wherein said donor information is the donor's name. However, since the virtual plaques taught by King are to primarily contain donor information, it would have been obvious to an ordinary practitioner to have new information be donor a donor's name when the information being added is related in the context of a new donation, motivated by the desire to increase fundraising through the honoring of donors (King, p. 1. II. 13-15; p. 3, II. 5-14).

Re. Claim 78 & 79, King discloses a method wherein information on virtual plaques is donor information (p. 3, II. 14-21). King also discloses putting information about a

contribution, including money, on a virtual plaque (p. 3, I. 17). King does not explicitly disclose the applying of new information to virtual plaques containing information about donors. However, since the virtual plaques taught by King are to primarily contain donor information, and since the purpose is to promote donations by honoring and publicizing the actual donations made by donors, it would have been obvious to an ordinary practitioner to have new information be a donor's contribution information, including the amount of a contribution when the information being added is related in the context of a new donation, motivated by the desire to increase fundraising through the honoring of donors (King, p. 1. II. 13-15; p. 3, II. 5-14).

Re. Claim 80 & 83, King dos not explicitly disclose a method wherein the donor may choose the form of the virtual plaque on which the contents are to be displayed. However, Rafal discloses web pages of activities such as fundraisers ([0010]-I.7; [0011]-I. 6) with graphical images "to produce the desired customized online gathering" (Abstract, II. 12-17). Further, Rafal discloses giving the donor the opportunity to contribute to the online environment by posting information or by uploading photographs and the like which will be made available for others to see ([0010] - II. 7-9, 19-24). In this environment both the host and the donor have the opportunity to contribute to the graphic theme(s) displayed online. It would have been obvious to an ordinary practitioner that among the choices given a donor would be a selection of graphic themes such as from a selection of virtual plaque forms on which content is to be displayed. It would have been obvious to an ordinary practitioner of the art at the time of Applicant's invention to have combined the disclosure of King with those of Rafal in order to provide virtual plaques and/or the updated plaques created on a web page in forms chosen by a donor in order to provide diverse environments for online fund-raiser success (Rafal, [0010]-5-7).

Re. Claim 81, King discloses a method wherein the form is an image of a book.

Re. Claim 82, King discloses a method wherein the form is an image of a work of art.

Re. Claims 81 & 82, King does not explicitly disclose a method, system and computer program wherein one or more of the virtual plaques and/or the updated plaques is created on a web page containing an image of a book (claim 81) or art work (Claims

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82). However, Rafal discloses web pages of activities such as fundraisers ([0010]-I.7; [0011]-I. 6) with graphical images "to produce the desired customized online gathering" (Abstract, II. 12-17). Further, Rafal discloses book club discussions (([0009]-I.7) and "decorations which adorn the different pages" ([0040]-II. 4-5) selected according to "any theme" ([0040]-I. 7). For doing this, Rafal suggests the system of Halliday et al. (US Patent 5,880,740) or merely the upload and storing of images for incorporation ([0040]-II. 9-17. It would have been obvious to an ordinary practitioner of the art at the time of Applicant's invention to have combined the disclosure of King with those of Rafal in order to provide virtual plaques and/or the updated plaques is created on a web page containing an image of a book or art work in order to provide diverse environments for online fund-raiser success (Rafal, [0010]-5-7).

Re. Claim 84, King discloses a method wherein the virtual plaque identifies a single donor (p. 3. II. 15-16).

Re. Claims 85, 98 & 104, King discloses a method wherein the virtual plaque identifies a plurality of donors (p. 3. II. 20-21).

Re. Claims 86, 99 & 105, King discloses a method wherein the virtual plaque is a static plaque (Inherently capable in an operating system such as Windows).

Re. Claims 87, 100 & 106, King discloses a method, system and computer program wherein the virtual plaque is a scrolling plaque (Scrolling is an inherent capability available in an operating system such as Windows).

Re. Claims 88 & 107, King discloses a method and computer program wherein said cause, event or organization is a charitable cause, event or organization (p. 3, l. 14).

Re. Claims 90 & 109, King discloses a method and computer program wherein said organization is a non-profit organization (p. 3. l. 14).

Re. Claim 91, King discloses a method wherein said cause, event or organization relates to a business (p. 3, I. 10, 20 (company/corporations), 23, 33, 39, 41; p. 4, II. 5, 10, 20).

Re. Claim 92, King discloses a method wherein the virtual plaque includes a link to another web page (p. 3, Il. 15; p. 4, I. 20).

Re. Claims 93 & 110, King discloses a method and computer program wherein the virtual plaque is viewed on a computer screen (Viewing online images, including virtual plaques, is inherent).

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Re. Claims 94 & 111, King discloses a method and computer program wherein a donor's name may be put on his/her individual virtual plaque or on a virtual plaque with the names of others (King, p. 3, II. 14-21). It is obviously suggested that the placement and location of a donors name on the virtual plaque can be varied depending on the amount of donation.

Re. Claims 112, 113 & 114, King discloses a method, system and computer program of fundraising over a wide-area network, the method comprising the steps of:

- providing a website for a cause, an event, or an organization engaged in fundraising (p. 1, II. 13-15, 27-30);
- enabling contributions to be made in support of the cause, event or organization by a donor via the website (p. 1, II. 19-20; p. 2, II. 1-15);
- displaying the acknowledgement on the website in the form of a scrolling virtual plaque (p. 3, 5-21. Scrolling is an inherent capability of operating systems such as Windows and Lynux. An ordinary practitioner of the art at the time of Applicant's invention would have found it obvious to incorporate a scrolling feature with a virtual plaque).

King does not explicitly disclose enabling donors to specify the content of a public acknowledgement of their contribution to the cause, event, or organization. However, Rafal discloses online inputs from donors ([0010] – II. 19-21). It would have been obvious to an ordinary practitioner of the art at the time of Applicant's invention to have combined the teachings of King with the teachings of Rafal to reach for enhanced online fundraising results through the providing of diverse environments for online fund-raiser success (Rafal, [0010]- II. 5-7).

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4. Claims 14 & 26 are rejected under 35 U.S.C. 103(a) as being disclosed by King in view of Rafal and further in view of Billings et al (US Pregrant Application 20020087344 A1, hereafter Billings).

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Re. Claims 14 & 26, neither King nor Rafal explicitly disclose the step of providing a payment option wherein the payment option includes payment in two or more installments. However, Billings discloses a payment option which includes payment in two or more installments ([0007]; [0029]- II. 4-6; [0038]). It would have been obvious to an ordinary practitioner at the time of Applicant's invention to have combined the disclosure of King with that of Billings to make payments more convenient for those donors who prefer to or need to make installment payments to donate the amount they choose to donate, thus expanding the fundraising options for non-profit institutions (King, p. 1, II. 17-25).

- 5. Claims 16, 17, 35 & 36 are rejected under 35 U.S.C. 103(a) as being disclosed by King in view of Rafal as applied to claims 1 and 20 above, and further in view of Khuzadi et al. (US Pregrant Publication 2001/0049616 A1, hereafter Khuzadi).

 Re. Claims 16 & 35, neither King nor Rafal explicitly disclose a method, system and computer program wherein the organization is a political action committee. However, Khuzadi discloses a method, system and computer program wherein the organization is a political organization ([0014]-II. 4, 6-8). It would have been obvious to an ordinary practitioner at the time of Applicant's invention to combine the art of King and Rafal with the art of Khuzadi for the purpose of fundraising for a political action committee motivated by the desire of people to participate in group action to influence government or public policy (Khuzadi, [0005]-II. 1-7; [0006]-II. 1-2).
- Re. Claims 17 & 36, neither King nor Rafal explicitly disclose a method, system and computer program wherein the organization is a political organization However, Khuzadi discloses a method, system and computer program wherein the organization is a political organization ([0014]-II. 4, 6-8). It would have been obvious to an ordinary practitioner at the time of Applicant's invention to combine the art of King and Rafal with the art of Khuzadi for the purpose of fundraising for a political organization motivated by

the desire of donors to participate in group action to influence government or public policy (Khuzadi, [0005]-II. 1-7; [0006]-II. 1-2).

6. Claims 89 & 108 are rejected under 35 U.S.C. 103(a) as being obvious by King in view of Rafal as applied to claims 73, 74 & 75 above, and further in view of Khuzadi. Re. Claims 89 & 108, neither King nor Rafal explicitly disclose a method wherein said cause, event or organization is a political cause, event or organization. However, Khuzadi discloses a method, system and computer program wherein the organization is a political cause ([0014]-II. 4, 6-8). It would have been obvious to an ordinary practitioner at the time of Applicant's invention to combine the art of King and Rafal with the art of Khuzadi for the purpose of fundraising for a political cause, event or organization, motivated by the desire of people to participate in group action to influence government or public policy (Khuzadi, [0005]-II. 1-7; [0006]-II. 1-2).

Response to Arguments

7. Applicant's arguments filed May 10, 2005 with respect to claims 1-72 have been considered but are most in view of the new grounds of rejection.

Conclusion

8. Any inquiry concerning this communication or earlier communications from the Examiner should be directed to Siegfried Chencinski whose telephone number is 571-272-6792. The Examiner can normally be reached Monday through Friday, 9am to 6pm. If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's supervisor, Hyung S. Sough, can be reached on (571) 272-6799.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks, Washington D.C. 20231
or faxed to:

(703)872-9306 [Official communications; including After Final communications labeled "Box AF"]

(571) 273-6792 [Informal/Draft communications, labeled "PROPOSED" or "DRAFT"]

Hand delivered responses should be brought to the address found on the above USPTO web site in Alexandria, VA.

SEC

July 26, 2005

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